



Microfinance Programmes and Economic Empowerment Among Rural Women Farmers in Zambia: A Policy Perspective in 2010 Context

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Abstract

Microfinance programmes have been implemented in various parts of Africa to address economic disparities among rural populations. In Zambia, these initiatives aim to empower women farmers through financial inclusion and education. Data collection involved surveys, interviews with beneficiaries, and analysis of financial records from selected microfinance institutions operating in rural areas of Zambia. Microfinance programmes have led to a significant increase (by 30%) in savings among women farmers, enabling them to build more resilient livelihoods. However, there is still room for enhancing access to insurance products and credit facilities to mitigate financial risks. While microfinance has been effective in boosting economic activities among rural female farmers, ongoing support and diversification of programmes are necessary to fully realise their potential benefits. - Expand microfinance services to cover a broader range of financial needs. - Implement insurance schemes to protect against market fluctuations and other risks. - Provide training on financial management and business development skills.

Keywords: *African geography, rural women, microfinance, financial inclusion, empowerment studies, gender economics, development policy*

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